

1. LOR 5/21/68
2. JOI - 5/22/68
3. HOD - 5/22/68
4. D.S. 5/22/68
5. FILE -

20 MAY 1968

Mr. Norman C. Conway, Manager
Washington, D. C. Regional Group Office
Mutual of Omaha Insurance Company
Suite 1215 1750 Pennsylvania Avenue
Washington, D. C. 20006

Dear Mr. Conway:

Because of a specific inquiry from a policyholder, we learned that our hospitalization plan does not cover expenses relating to the donor in a transplant operation. Our specific inquiry concerned a kidney transplant.

I used this case as a basis for discussing the overall problem with the Director, Bureau of Retirement and Insurance who informed me that Blue Cross does cover expenses of a donor in a transplant operation. I am told that if the donor is a covered member himself, his own Blue Cross coverage will be used for payment of expenses. If the donor is not insured, the donor expenses would be covered on the basis of the recipient's Blue Cross coverage.

In this day of transplant operations it is our view that this is a legitimate medical expense and we would like to so amend the interpretation of covered medical expenses under our plan. There are few enough of these cases as not to worry us about the claims experience involved and for this reason, we would like to provide this added benefit without additional premium charge.

May I have your views. If you wish, I would be happy to discuss this further.

Very truly yours,

STAT


President

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